



PUBLIC DISCLOSURE

November 27, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Midwest Bank
RSSD# 669555

114 West Main
Pierce, Nebraska 68767

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

TABLE OF CONTENTS

Institution’s Community Reinvestment Act Rating 2

Scope of Examination 2

Description of Institution 3

Conclusions with Respect to Performance Tests..... 4

Fair Lending or Other Illegal Credit Practices Review 6

Northeast Nebraska Nonmetropolitan Assessment Area (Full-Scope Review)

 Description of Institution’s Operations 7

 Conclusions with Respect to Performance Tests 11

Lincoln Metropolitan Assessment Area (Limited-Scope Review)

 Description of Institution’s Operations 16

 Conclusions with Respect to Performance Tests 16

South Central Nebraska Nonmetropolitan Assessment Area (Limited-Scope Review)

 Description of Institution’s Operations 17

 Conclusions with Respect to Performance Tests 17

York County Nonmetropolitan Assessment Area (Limited-Scope Review)

 Description of Institution’s Operations 18

 Conclusions with Respect to Performance Tests 18

Appendix A – Maps of the Assessment Areas 19

Appendix B – Demographic Information..... 22

Appendix C – Limited Scope Review Assessment Area Tables..... 23

Appendix D – Glossary..... 35

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **Satisfactory**
The Lending Test is rated: **Satisfactory**
The Community Development Test is rated: **Outstanding**

Midwest Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment areas' (AAs) credit needs.
- A majority of the bank's loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects excellent responsiveness to CD needs of the bank's AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, although the bank is not required to report small business and farm loan data under the CRA, available aggregate data for the most recent three years (2019, 2020, and 2021) was referenced for additional perspective to gauge credit demand within the bank's AAs. Performance was assessed within the bank's four AAs. The Northeast Nebraska AA was assessed using a full-scope review. The Lincoln Metropolitan, South Central Nebraska, and York County AAs were each assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio;
- A statistical sample of 147 small business loans selected from a universe of 533 loans and a statistical sample of 158 small farm loans from a universe of 718 loans originated between January 1, 2022 and December 31, 2022; and
- CD loans, qualified investments, and CD services from December 2, 2019 through December 31, 2022.

For this evaluation, more weight was placed on the bank’s performance within the Northeast Nebraska AA when determining the overall institution rating given the bank’s loan and deposit volumes and deposit market share in this AA. Commercial and agricultural lending were weighted equally for this evaluation.

DESCRIPTION OF INSTITUTION

Midwest Bank is a community bank headquartered in Pierce, Nebraska. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of Midwest Banc Holding Company, Pierce, Nebraska.
- The bank has total assets of \$1.0 billion as of June 30, 2023.
- In addition to its main office in Pierce, the bank has nine additional full-service offices located in Creighton, Deshler, Lincoln, Norfolk, Pilger, Plainview, Wisner, and York, Nebraska.
- The bank also operates 13 automated teller machines (ATMs) within its four AAs, including three stand-alone ATMs and ten ATMs at full-service branch locations.
- As shown in the table below, the bank’s primary business focus is commercial and agricultural lending.

Table 1

Composition of Loan Portfolio as of June 30, 2023		
Loan Type	\$(000)	%
Construction and Land Development	26,545	3.8
Farmland	184,116	26.3
1- to 4- Family Residential Real Estate	52,825	7.5
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	185,793	26.5
Agricultural	159,839	22.8
Commercial and Industrial	76,530	10.9
Consumer	13,969	2.0
Other	670	0.1
Gross Loans	700,287	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its December 2, 2019 performance evaluation conducted by the Office of the Comptroller of the Currency. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

LENDING TEST

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the Northeast Nebraska AA (full-scope review) and a brief discussion of performance in the Lincoln Metropolitan, South Central Nebraska, and York County AAs (limited-scope reviews).

The bank’s overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a majority of loans originated within the bank’s AAs, as well as a reasonable geographic and borrower distribution of lending. More consideration was given to the volume of loan originations than the dollar amount as this provides a more accurate representation of the bank’s impact on the individuals and entities served.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and their location within or in close proximity to the bank’s AAs. The bank’s NLTD ratio is reasonable as it is above one and below two similarly situated institutions.

Table 2

Comparative NLTD Ratios March 31, 2019 – June 30, 2023			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			18 Quarter Average
Midwest Bank	Pierce, NE	1,006,807	78.7
Similarly Situated Institutions			
Bankfirst	Norfolk, NE	1,059,033	97.4
Elkhorn Valley Bank & Trust	Norfolk, NE	1,089,688	71.8
First State Bank of Nebraska	Lincoln, NE	980,871	88.0

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority of loans, by number and dollar, inside the AAs.

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

Table 3

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Business	127	86.4	17,473	91.8	20	13.6	1,555	8.2
Small Farm	100	63.3	9,552	61.1	58	36.7	6,094	39.0
Total Loans	227	74.4	27,025	77.9	78	25.6	7,649	22.1
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank’s overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank’s lending to businesses and farms of different revenue sizes. The bank’s lending has an overall reasonable distribution among businesses and farms of different sizes.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank’s responsiveness to CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank’s capacity and the need and availability of such opportunities in the bank’s AAs.

The bank’s overall CD test performance is Outstanding and demonstrates excellent responsiveness. The majority of the bank’s volume of community development activity occurred in the Northeast Nebraska AA, consistent with the majority of lending in that area.

The bank’s CD performance is highlighted by the significant numbers of loans originated to area businesses and farms through the U.S. Small Business Administration’s Paycheck Protection Program (PPP) in response to the Coronavirus Disease 2019 Pandemic (pandemic). The bank originated 2,228 PPP loans totaling \$73.1 million (MM) in 2020 and 2021. Some of the PPP loans helped to revitalize or stabilize LMI geographies and distressed/underserved middle-income tracts or to support small businesses and jobs to LMI individuals within the bank’s AAs. It is noted that the bank was particularly responsive to the credit needs of small businesses and farms during the pandemic and the loans originated are a reflection of the bank’s commitment to meeting the credit needs of its AAs.

Table 4 below shows the number and dollar amount of the bank’s CD activities that have benefitted the bank’s AAs since the previous CRA evaluation. Overall CD activity increased from the previous evaluation primarily as the result of PPP lending.

Table 4

Community Development Activity – All AAs									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	4	92	0	0	1	1	1	1	18
Community Services	0	0	0	0	20	8	20	8	19
Economic Development	8	8,891	0	0	1	125	1	125	28
Revitalization and Stabilization	794	20,202	3	5,300	0	0	3	5,300	19
Outside Activities	15	3,128	1	265	0	0	1	265	0
Totals	821	32,313	4	5,565	22	134	26	5,699	84

Consideration was also given to the bank’s CD activities that met the requirements for qualified CD credit and occurred outside of its delineated AAs, but within the state of Nebraska. These activities are included in Table 4 and primarily consisted of PPP loans that served to revitalize and stabilize LMI geographies and one investment in a statewide affordable housing homebuyer program.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**NORTHEAST NEBRASKA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTHEAST
NEBRASKA AA**

The bank's Northeast Nebraska AA consists of the entire counties of Cuming, Madison, Pierce, and Stanton and portions of Antelope and Knox counties. (See Appendix A for an AA map and Appendix B for additional demographic data).

- The AA delineation remains unchanged since the prior CRA evaluation.
- The AA is comprised of 19 tracts, including two moderate-, 15 middle-, and two upper-income census tracts. The assessment area also contains tracts in Cuming and Knox Counties that have been designated as distressed or underserved middle-income tracts as determined annually by the FFIEC. Based on 2022 designations, 3 tracts in Cuming County are distressed and 2 of the tracts in the AA in Knox County are underserved.
- The bank operates seven of its 10 banking offices in this AA. All seven locations have onsite ATMs. In addition, the bank also maintains two stand-alone ATMs in Norfolk.
- According to the June 30, 2022 Federal Deposit Insurance Corporation (FDIC) Market Share Report, the bank held a 13.7 percent market share, ranking 2nd of 27 FDIC-insured institutions operating from 63 banking offices in the AA.
- To further augment the CRA performance evaluation, one community contact interview was conducted to ascertain the credit needs of the area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member represented a local farm service agency.

Table 5

Population Change			
Assessment Area: Northeast Nebraska			
Area	2015 Population	2020 Population	Percent Change
Northeast Nebraska	72,496	72,443	(0.1)
Antelope County, NE	6,486	6,295	(2.9)
Cuming County, NE	9,078	9,013	(0.7)
Knox County, NE	8,556	8,391	(1.9)
Madison County, NE	35,111	35,585	1.4
Pierce County, NE	7,184	7,317	1.9
Stanton County, NE	6,081	5,842	(3.9)
NonMSA Nebraska	679,331	672,190	(1.1)
Nebraska	1,869,365	1,961,504	4.9

Source: 2020 U.S. Census Bureau: Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey
All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.

- As noted in Table 5, Madison County’s population represents 49.1 percent of the AA total population.
- Norfolk is the most populous city in Madison County and the AA with 24,955 residents, or 70.1 percent of the county population.
- The population remained flat from 2015 to 2020, similar to other statewide nonmetropolitan areas, which saw a slight decrease overall over the same time period.
- The community contact stated that the population in the more rural areas is on the decline.

Table 6

Median Family Income Change			
Assessment Area: Northeast Nebraska			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Northeast Nebraska	66,888	70,195	4.9
Antelope County, NE	61,516	64,700	5.2
Cuming County, NE	68,286	73,625	7.8
Knox County, NE	64,366	67,044	4.2
Madison County, NE	67,293	70,228	4.4
Pierce County, NE	71,720	71,227	(0.7)
Stanton County, NE	66,300	78,916	19.0
NonMSA Nebraska	67,146	71,424	6.4
Nebraska	73,448	80,125	9.1

Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.
All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.

- The AA experienced an increase in the median family income (MFI), which trended similarly with the state of Nebraska and other statewide nonmetropolitan areas.
- All areas within the AA experienced an increase in MFI except for Pierce County, which experienced a slight decrease.
- The percent of families in the AA classified as LMI was 37.2 percent, which mirrored the state of Nebraska figure at 37.2 percent and was slightly below the statewide nonmetropolitan figure of 37.5 percent.
- The AA family poverty rate of 6.7 percent was slightly above the Nebraska statewide rate of 6.6 percent and slightly below the statewide nonmetropolitan rate of 7.1 percent.

Table 7

Housing Cost Burden Assessment Area: Northeast Nebraska						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northeast Nebraska	55.8	16.1	27.6	48.0	15.8	12.6
Antelope County, NE	52.2	0.0	27.7	35.5	12.1	10.5
Cuming County, NE	48.2	27.6	24.9	40.0	9.9	9.1
Knox County, NE	29.4	14.5	15.6	46.9	5.2	11.5
Madison County, NE	63.5	16.7	32.0	50.8	20.7	13.8
Pierce County, NE	47.2	3.0	20.4	58.2	21.2	15.1
Stanton County, NE	55.6	15.5	22.8	46.6	20.5	13.0
NonMSA Nebraska	61.2	15.0	30.6	53.1	18.7	14.8
Nebraska	71.0	23.4	36.8	58.9	26.4	15.8

*Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.*

- There are 26,538 households in the AA, 53.5 percent of which are located in Madison County.
- There are 7,860 rental units in the AA, 58.1 percent of which are located in Madison County. The larger percentage of rental units in Madison County is consistent with the larger population in the county.
- The housing cost burden for renters is greatest in Madison County, though the cost burden for owners is second highest in the AA behind Pierce County.
- The housing cost burden for owners in the AA is below the figures for the state of Nebraska and statewide nonmetropolitan areas.
- The median housing value in the AA, at \$138,895, is below the Nebraska statewide figure of \$164,000, but above the statewide nonmetropolitan figure of \$126,095.

- The median gross rent in the AA, at \$687, is significantly below the Nebraska statewide figure of \$857 and below the statewide nonmetropolitan figure of \$713.
- The community contact stated housing prices are inflated. First time homebuyers and those wanting to increase the size of their home are having trouble accessing the market at current prices.

Table 8

Unemployment Rates					
Assessment Area: Northeast Nebraska					
Area	2017	2018	2019	2020	2021
Northeast Nebraska	2.8	2.6	2.7	3.2	2.1
Antelope County, NE	2.5	2.5	2.5	2.2	1.7
Cuming County, NE	2.7	2.6	2.6	2.5	1.7
Knox County, NE	3.5	3.1	3.0	2.9	2.0
Madison County, NE	2.7	2.6	2.8	3.7	2.4
Pierce County, NE	2.7	2.7	2.7	3.2	2.1
Stanton County, NE	2.8	2.5	2.6	3.2	2.1
NonMSA Nebraska	2.9	2.8	3.0	3.4	2.1
Nebraska	3.0	2.9	3.0	4.1	2.5

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics
All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.*

- During the evaluation period, unemployment rates in the AA remained relatively aligned with the statewide figures for Nebraska, with a slight increase during 2020 as a result of the pandemic, followed by easing during 2021.
- Recent unemployment figures indicate a highly stable economy.
- The AA economy is highly reliant on agricultural production.
- The community contact stated that the grain market has peaked within the last year, with farmers seeing larger gains. Additionally, cow/calf prices are near record highs, adding strength to the local economy.
- The contact stated the size of farming operations is increasing and those that remain are growing and increasing wealth.
- The contact stated many local businesses are having difficulty finding candidates for jobs, indicating a tight labor market and pressure on wages to increase.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHEAST NEBRASKA AA

LENDING TEST

The bank’s performance under the lending test in the Northeast Nebraska AA is reasonable. Lending test ratings for small business and small farm lending were reasonable for the evaluation of geographic and borrower distribution tests. The lending review in this AA consisted of an evaluation of 81 small business and 78 small farm loans.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank’s small business lending in the moderate-income census tracts was comparable to the demographic figure, which represents the percentage of total businesses by census tract income level. Further, an evaluation of the bank’s loan dispersion of small business loans among geographies of different income levels was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 9

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Northeast Nebraska					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	8	9.9	1,034	10.8	12.5
Middle	72	88.9	8,488	89.0	78.0
Upper	1	1.2	11	0.1	9.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	81	100.0	9,534	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The bank originated no small loans in moderate-income tracts. However, there is limited opportunity to lend to small farms in moderate-income tracts. The demographic figure, which represents the total percentage of farms by census tract income level, indicates that just 1.1 percent of AA farms are located in moderate-income census tracts. These tracts are located in Norfolk, which represent more populated commercial and residential areas with few farming operations. An analysis of the dispersion of loans was conducted and revealed some gaps that included moderate-income tracts. However, as stated above, the moderate-income tracts contain a low volume of farms and limited opportunity to lend, and thus, did not impact the overall conclusion.

Table 10

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Northeast Nebraska					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	1.1
Middle	78	100.0	7,339	100.0	95.6
Upper	0	0.0	0	0.0	3.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	78	100.0	7,339	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses and Farms of Different Sizes

The bank’s lending has a reasonable distribution among businesses and farms of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with gross annual revenues of \$1MM or less was comparable to the demographic figure, which represents the percentage of small businesses in the AA. While aggregate CRA data is not a direct comparison as the bank is not a CRA reporter, aggregate lending volumes are reflective of the overall credit demand for business loans by small businesses within the AA. A review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an aggregate distribution of 52.7 percent of loans by

number and 32.5 percent by dollar to small businesses. This aggregate lending data (three-year average) is utilized as additional context in understanding the credit demand by size of businesses in the AA and demonstrates the bank’s efforts to serve small businesses. Furthermore, 69.1 percent of business loans were made in amounts of \$100,000 or less, which demonstrates the bank’s willingness to originate lower loan amounts that are typically demanded by smaller business entities.

Table 11

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Northeast Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	53	65.4	5,603	58.8	89.0
Over \$1 Million	17	21.0	3,215	33.7	9.0
Revenue Unknown	11	13.6	716	7.5	2.0
Total	81	100.0	9,534	100.0	100.0
By Loan Size					
\$100,000 or Less	56	69.1	1,922	20.2	
\$100,001 - \$250,000	16	19.8	2,868	30.1	
\$250,001 - \$1 Million	9	11.1	4,743	49.7	
Total	81	100.0	9,534	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	41	77.4	1,316	23.5	
\$100,001 - \$250,000	6	11.3	1,213	21.6	
\$250,001 - \$1 Million	6	11.3	3,074	54.9	
Total	53	100.0	5,603	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank’s lending to farms with gross annual revenues of \$1MM or less was comparable to the demographic figure, which represents the percentage of small farms in the AA. While aggregate CRA data is not a direct comparison as the bank is not a CRA reporter, aggregate lending volumes are reflective of the overall credit demand for farm loans by small farms within the AA. A review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an aggregate distribution of 65.9 percent of loans by number and 78.4 percent by dollar to small farms. This aggregate lending data (three-year average) is utilized as additional context in understanding the credit demand by size of farms in the AA and demonstrates the bank’s efforts to serve small farms. Furthermore, 75.6 percent of farm loans were

made in amounts of \$100,000 or less, which demonstrates the bank’s willingness to originate lower loan amounts that are typically demanded by smaller farm operations.

Table 12

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Northeast Nebraska					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	47	60.3	3,437	46.8	99.0
Over \$1 Million	14	17.9	3,198	43.6	1.0
Revenue Unknown	17	21.8	704	9.6	0.0
Total	78	100.0	7,339	100.0	100.0
By Loan Size					
\$100,000 or Less	59	75.6	2,145	29.2	
\$100,001 - \$250,000	9	11.5	1,644	22.4	
\$250,001 - \$500,000	10	12.8	3,550	48.4	
Total	78	100.0	7,339	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	38	80.9	1,352	39.3	
\$100,001 - \$250,000	6	12.8	1,025	29.8	
\$250,001 - \$500,000	3	6.4	1,060	30.8	
Total	47	100.0	3,437	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank’s responsiveness to CD needs of its AAs through originations of CD loans, the purchase of qualified investments, and participation in providing CD services, considering the bank’s capacity and the need and availability of opportunities in each AA. The bank’s CD performance demonstrates excellent responsiveness. For this evaluation, a substantial portion of the bank’s CD activity was related to PPP loan originations, which comprised 630 of the 637 CD loans originated by the bank. These loans helped with revitalization and stabilization efforts within the AA.

Other examples of CD activities in this AA include:

- One loan originated for \$5.0MM to an economic development organization for the development of a business park.

- One new investment for \$3.6MM to provide funding for a local electrical system, providing critical infrastructure in an underserved area of the AA.
- One new investment for \$1.4MM for the construction of a new school, providing education in an underserved area of the AA.
- One donation for \$125M made to an economic development organization for the development of a business park.
- Bank employees committing significant time serving as directors, officers, and committee members for local organizations, including organizations focused on LMI individuals that provide affordable housing, medical care, economic development projects, and elder care services.

Table 13

Community Development Activity Assessment Area: Northeast Nebraska									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services #
	#	\$(000)	Investments		Donations		Total Investments		
			#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	0	0	0	0	0	0	0	0	7
Community Services	0	0	0	0	8	5	8	5	16
Economic Development	7	8,880	0	0	1	125	1	125	25
Revitalization and Stabilization	630	15,407	2	5,010	0	0	2	5,010	19
Totals	637	24,287	2	5,010	9	130	11	5,140	67

**LINCOLN METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LINCOLN
METROPOLITAN AA**

The bank's delineated AA is comprised of Lancaster County in its entirety, which is one of two counties that comprise the Lincoln, Nebraska MSA. (See Appendix A for a map of the AA and Appendix C for lending tables.)

- The AA is comprised of 81 census tracts, including six low-, 17 moderate-, 26 middle-, 27 upper-, and 5 unknown-income census tracts.
- Based on 2020 ACS data, the AA population was 322,608, which represented an 8.2 percent increase from the 2015 figure.
- The AA's composition of families by income level includes 19.3 percent low-, 18.7 percent moderate-, 22.2 percent middle-, and 39.8 percent upper-income families.
- The bank operates one of its ten banking offices in this AA. The office is located in a middle-income tract in Lincoln, Nebraska and offers an ATM and lobby services.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank held a 0.8 percent market share, ranking 18 of 29 FDIC-insured financial institutions operating from 122 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LINCOLN
METROPOLITAN AA**

The institution's lending performance in the area is consistent with the institution's lending performance overall.

The institution's community development performance in the area is below the overall community development performance for the institution; however, it does not change the rating for the institution.

**SOUTH CENTRAL NEBRASKA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTH CENTRAL
NEBRASKA AA**

The bank's delineated AA is comprised of Thayer County in its entirety, and one of two tracts in Nuckolls County. (See Appendix A for a map of the AA and Appendix C for lending tables.)

- The AA is comprised of three census tracts, all of which are middle-income census tracts. Two census tracts in Thayer County and one of the tracts included in the AA in Nuckolls County are designated by the FFIEC as distressed and underserved middle-income tracts.
- Based on 2020 ACS data, the AA population was 7,164, which represented a 4.2 percent decrease from the 2015 figure.
- The AA's composition of families by income level includes 18.3 percent low-, 21.7 percent moderate-, 25.4 percent middle-, and 34.6 percent upper-income families.
- The bank operates one of its ten banking offices in this AA. The office is located in a middle-income tract in Deshler, Nebraska and offers an ATM and lobby services.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank held a 9.0 percent market share, ranking fourth of 11 FDIC-insured financial institutions operating from 16 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTH
CENTRAL NEBRASKA AA**

The institution's lending performance in the area is consistent with the institution's lending performance overall.

The institution's community development performance in the area is consistent with the overall community development performance for the institution.

**YORK COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE YORK COUNTY AA

The bank's delineated AA is comprised of York County in its entirety. (See Appendix A for a map of the AA and Appendix C for lending tables.)

- The AA is comprised of four census tracts, including three middle- and one upper-income census tract.
- Based on 2020 ACS data, the AA population was 14,125, which represented a 2.2 percent increase from the 2015 figure.
- The AA's composition of families by income level includes 12.5 percent low-, 16.7 percent moderate-, 24.8 percent middle-, and 45.9 percent upper-income families.
- The bank operates one of its ten banking offices in this AA. The office is located in an upper-income tract in York, Nebraska and offers an ATM and lobby services. Additionally, the bank operates a full-service, standalone ATM located in a middle-income census tract in York, Nebraska.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank held a 13.2 percent market share, ranking third of five FDIC-insured financial institutions operating from 17 offices in the AA.

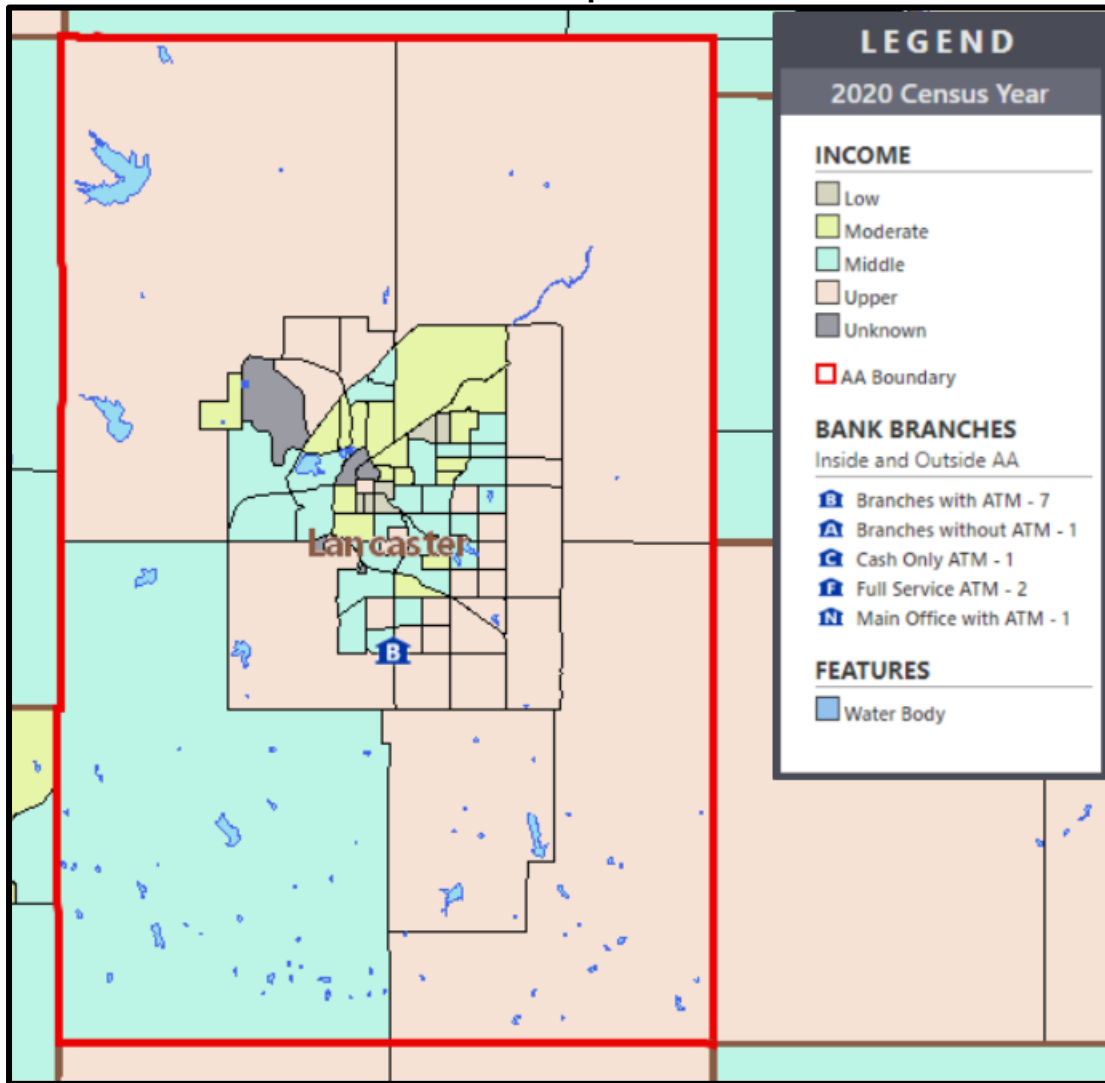
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE YORK COUNTY AA

The institution's lending performance in the area is consistent with the institution's lending performance overall.

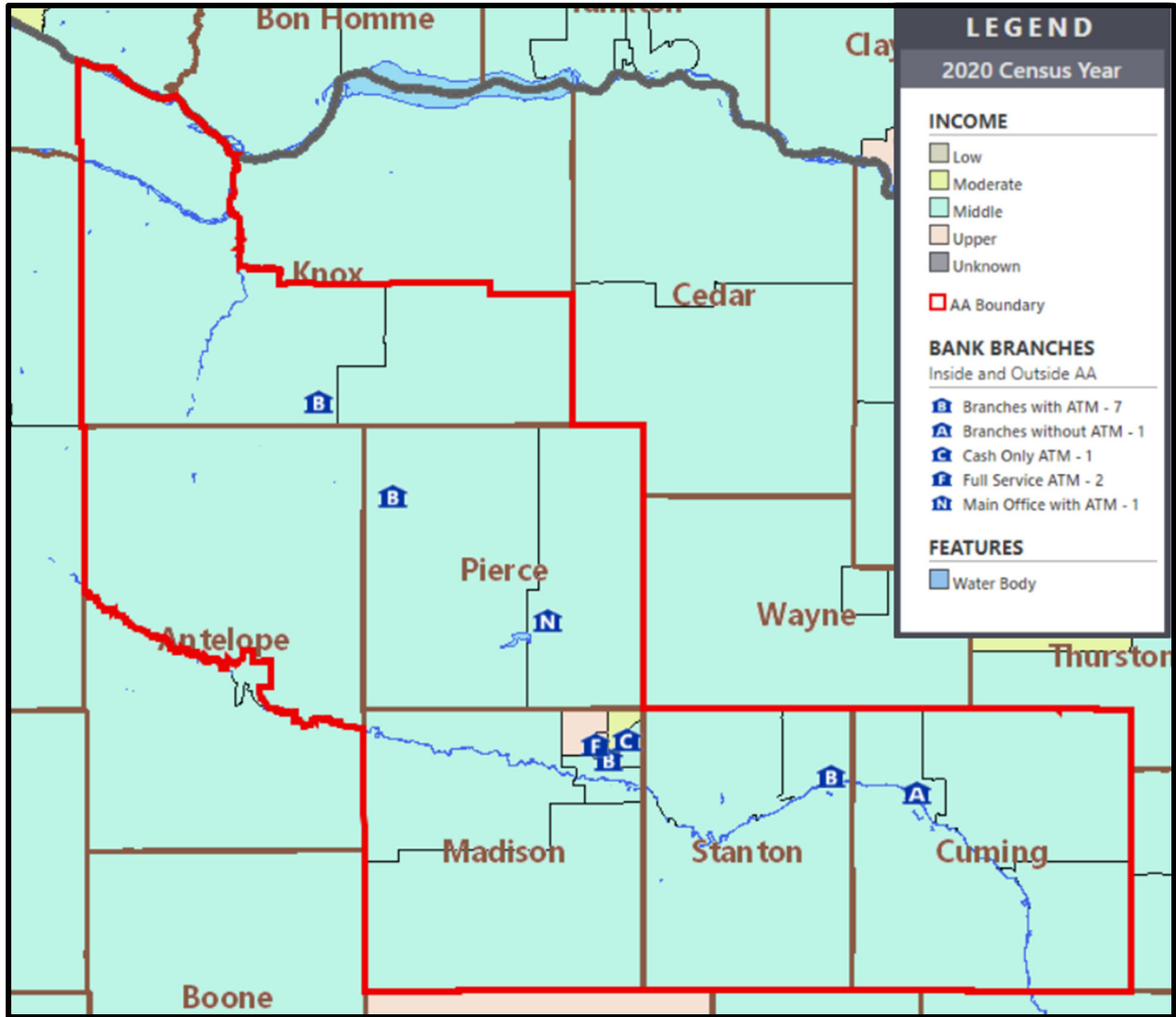
The institution's community development performance in the area is below the overall community development performance for the institution; however, it does not change the rating for the institution.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

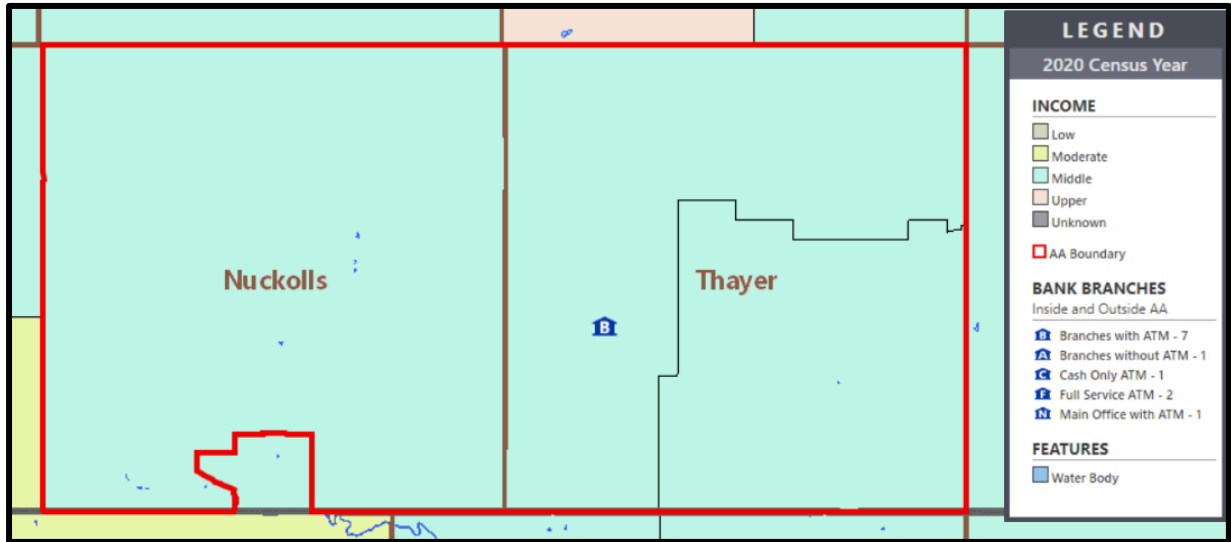
Map A-1
Lincoln Metropolitan AA



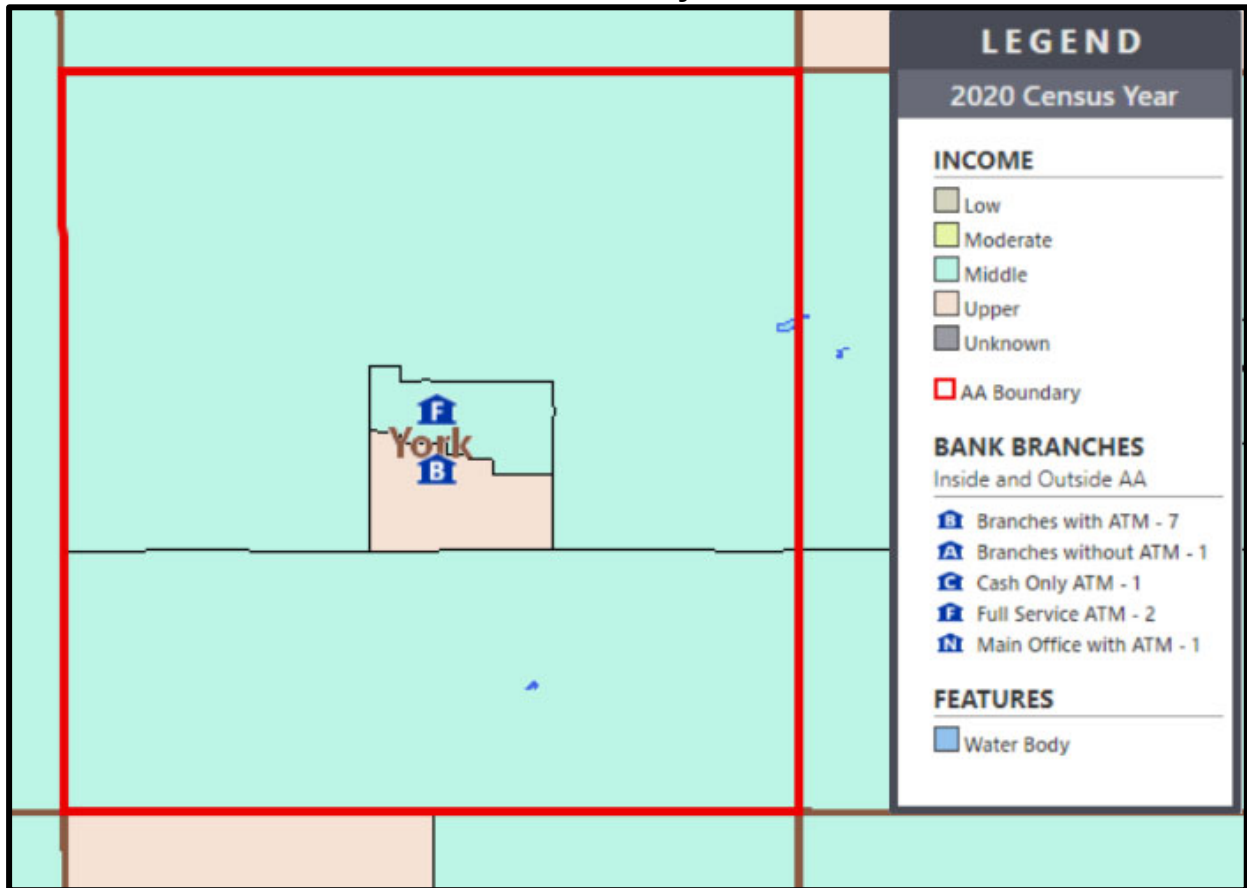
Map A-2
Northeast Nebraska AA



Map A-3
South Central Nebraska AA



Map A-4
York County AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Northeast Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,871	17.3
Moderate	2	10.5	1,394	8.4	201	14.4	3,317	20.0
Middle	15	78.9	13,019	78.4	774	5.9	3,914	23.6
Upper	2	10.5	2,202	13.3	135	6.1	6,513	39.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	19	100.0	16,615	100.0	1,110	6.7	16,615	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,081	1,206	6.5	39.1	1,468	47.6	407	13.2
Middle	23,256	15,046	80.6	64.7	5,553	23.9	2,657	11.4
Upper	3,423	2,426	13.0	70.9	839	24.5	158	4.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	29,760	18,678	100.0	62.8	7,860	26.4	3,222	10.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	429	12.5	377	12.3	50	16.1	2	2.9
Middle	2,677	78.0	2,376	77.8	238	76.8	63	91.3
Upper	328	9.6	302	9.9	22	7.1	4	5.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,434	100.0	3,055	100.0	310	100.0	69	100.0
Percentage of Total Businesses:				89.0		9.0		2.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	1.1	10	1.1	0	0.0	0	0.0
Middle	904	95.6	895	95.5	9	100.0	0	0.0
Upper	32	3.4	32	3.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	946	100.0	937	100.0	9	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Lincoln Metropolitan AA

Table C-1

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Lincoln Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	4.8
Moderate	1	4.8	52	1.0	18.7
Middle	9	42.9	1,681	33.0	34.2
Upper	11	52.4	3,365	66.0	39.7
Unknown	0	0.0	0	0.0	2.6
Tract-Unk	0	0.0	0	0.0	
Total	21	100.0	5,099	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-2

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Lincoln Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	2.3
Moderate	1	25.0	5	1.1	6.4
Middle	1	25.0	300	67.9	28.7
Upper	2	50.0	137	31.0	62.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	4	100.0	442	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-3

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lincoln Metropolitan					
	Bank Loans				Total Businesses
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	21	100.0	5,099	100.0	90.6
Over \$1 Million	0	0.0	0	0.0	8.1
Revenue Unknown	0	0.0	0	0.0	1.2
Total	21	100.0	5,099	100.0	100.0
By Loan Size					
\$100,000 or Less	8	38.1	472	9.3	
\$100,001 - \$250,000	7	33.3	1,001	19.6	
\$250,001 - \$1 Million	6	28.6	3,626	71.1	
Total	21	100.0	5,099	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	8	38.1	472	9.3	
\$100,001 - \$250,000	7	33.3	1,001	19.6	
\$250,001 - \$1 Million	6	28.6	3,626	71.1	
Total	21	100.0	5,099	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-4

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Lincoln Metropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	4	100.0	442	100.0	98.3
Over \$1 Million	0	0.0	0	0.0	1.7
Revenue Unknown	0	0.0	0	0.0	0.0
Total	4	100.0	442	100.0	100.0
By Loan Size					
\$100,000 or Less	3	75.0	142	32.1	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	1	25.0	300	67.9	
Total	4	100.0	442	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	75.0	142	32.1	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	1	25.0	300	67.9	
Total	4	100.0	442	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-5

2022 Lincoln Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	7.4	3,107	4.1	750	24.1	14,646	19.3
Moderate	17	21.0	15,096	19.9	2,020	13.4	14,247	18.7
Middle	26	32.1	29,008	38.2	1,674	5.8	16,910	22.2
Upper	27	33.3	28,611	37.6	704	2.5	30,233	39.8
Unknown	5	6.2	214	0.3	14	6.5	0	0.0
Total AA	81	100.0	76,036	100.0	5,162	6.8	76,036	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	11,231	1,706	2.3	15.2	8,506	75.7	1,019	9.1
Moderate	30,828	11,726	15.6	38.0	17,408	56.5	1,694	5.5
Middle	48,297	30,889	41.2	64.0	15,027	31.1	2,381	4.9
Upper	41,458	30,511	40.7	73.6	9,811	23.7	1,136	2.7
Unknown	1,267	105	0.1	8.3	977	77.1	185	14.6
Total AA	133,081	74,937	100.0	56.3	51,729	38.9	6,415	4.8
Total Businesses by Tract	Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	647	4.8	563	4.6	69	6.2	15	8.9
Moderate	2,542	18.7	2,255	18.3	270	24.4	17	10.1
Middle	4,653	34.2	4,252	34.5	359	32.5	42	25.0
Upper	5,387	39.7	4,947	40.2	355	32.1	85	50.6
Unknown	357	2.6	296	2.4	52	4.7	9	5.4
Total AA	13,586	100.0	12,313	100.0	1,105	100.0	168	100.0
Percentage of Total Businesses:			90.6		8.1		1.2	
Total Farms by Tract	Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	2.3	8	2.4	0	0.0	0	0.0
Moderate	22	6.4	21	6.2	1	16.7	0	0.0
Middle	99	28.7	96	28.3	3	50.0	0	0.0
Upper	216	62.6	214	63.1	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	345	100.0	339	100.0	6	100.0	0	0.0
Percentage of Total Farms:			98.3		1.7		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

South Central Nebraska AA

Table C-6

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: South Central Nebraska					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	7	100.0	751	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	7	100.0	751	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-7

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: South Central Nebraska					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	13	100.0	1,494	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	13	100.0	1,494	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-8

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: South Central Nebraska					
	Bank Loans				Total Businesses
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	4	57.1	102	13.6	85.9
Over \$1 Million	2	28.6	590	78.6	7.4
Revenue Unknown	1	14.3	60	8.0	6.7
Total	7	100.0	751	100.0	100.0
By Loan Size					
\$100,000 or Less	5	71.4	161	21.4	
\$100,001 - \$250,000	1	14.3	160	21.3	
\$250,001 - \$1 Million	1	14.3	430	57.3	
Total	7	100.0	751	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	100.0	102	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	4	100.0	102	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-9

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: South Central Nebraska					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	10	76.9	761	50.9	99.5
Over \$1 Million	2	15.4	700	46.9	0.5
Revenue Unknown	1	7.7	33	2.2	0.0
Total	13	100.0	1,494	100.0	100.0
By Loan Size					
\$100,000 or Less	9	69.2	299	20.0	
\$100,001 - \$250,000	2	15.4	335	22.4	
\$250,001 - \$500,000	2	15.4	860	57.6	
Total	13	100.0	1,494	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	8	80.0	266	35.0	
\$100,001 - \$250,000	1	10.0	135	17.7	
\$250,001 - \$500,000	1	10.0	360	47.3	
Total	10	100.0	761	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-10

2022 South Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	384	18.3
Moderate	0	0.0	0	0.0	0	0.0	454	21.7
Middle	3	100.0	2,094	100.0	151	7.2	531	25.4
Upper	0	0.0	0	0.0	0	0.0	725	34.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,094	100.0	151	7.2	2,094	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,010	2,536	100.0	63.2	650	16.2	824	20.5
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	4,010	2,536	100.0	63.2	650	16.2	824	20.5
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	447	100.0	384	100.0	33	100.0	30	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	447	100.0	384	100.0	33	100.0	30	100.0
Percentage of Total Businesses:				85.9		7.4		6.7
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	195	100.0	194	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	195	100.0	194	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.5		0.5		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

York County AA

Table C-11

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: York County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	13	72.2	1,797	86.0	58.6
Upper	5	27.8	292	14.0	41.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	18	100.0	2,089	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-12

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: York County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	5	100.0	277	100.0	94.5
Upper	0	0.0	0	0.0	5.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	5	100.0	277	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-13

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: York County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	13	72.2	915	43.8	88.3
Over \$1 Million	2	11.1	1,055	50.5	9.7
Revenue Unknown	3	16.7	119	5.7	2.1
Total	18	100.0	2,089	100.0	100.0
By Loan Size					
\$100,000 or Less	14	77.8	538	25.8	
\$100,001 - \$250,000	3	16.7	552	26.4	
\$250,001 - \$1 Million	1	5.6	1,000	47.9	
Total	18	100.0	2,089	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	10	76.9	363	39.7	
\$100,001 - \$250,000	3	23.1	552	60.3	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	13	100.0	915	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-14

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: York County					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	3	60.0	265	95.7	99.0
Over \$1 Million	0	0.0	0	0.0	1.0
Revenue Unknown	2	40.0	12	4.3	0.0
Total	5	100.0	277	100.0	100.0
By Loan Size					
\$100,000 or Less	4	80.0	137	49.5	
\$100,001 - \$250,000	1	20.0	140	50.5	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	5	100.0	277	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	66.7	125	47.2	
\$100,001 - \$250,000	1	33.3	140	52.8	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	3	100.0	265	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-15

2022 York County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	466	12.5
Moderate	0	0.0	0	0.0	0	0.0	623	16.7
Middle	3	75.0	2,623	70.5	149	5.7	924	24.8
Upper	1	25.0	1,100	29.5	47	4.3	1,710	45.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,723	100.0	196	5.3	3,723	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,316	2,904	69.4	67.3	978	22.7	434	10.1
Upper	2,038	1,280	30.6	62.8	523	25.7	235	11.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,354	4,184	100.0	65.8	1,501	23.6	669	10.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	455	58.6	396	57.8	49	65.3	10	62.5
Upper	321	41.4	289	42.2	26	34.7	6	37.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	776	100.0	685	100.0	75	100.0	16	100.0
Percentage of Total Businesses:				88.3		9.7		2.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	189	94.5	188	94.9	1	50.0	0	0.0
Upper	11	5.5	10	5.1	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	200	100.0	198	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.